

**TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT**  
**(Under 37 CFR 1.97(b) or 1.97(c))**

Docket No.  
03-044

In Re Application Of: **WALKER et al.**

Serial No.	Filing Date	Examiner	Group Art Unit
Not Yet Assigned	June 24, 2003	Not Yet Assigned	Not Yet Assigned

Title: **SYSTEM AND METHOD FOR FACILITATING ACCOUNT-BASED TRANSACTIONS**

Address to:  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**37 CFR 1.97(b)**

1.  The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

**37 CFR 1.97(c)**

2.  The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:
  - the statement specified in 37 CFR 1.97(e);
  - OR**
  - the fee set forth in 37 CFR 1.17(p).

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**SYSTEM AND METHOD FOR FACILITATING ACCOUNT-BASED TRANSACTIONS**

**Payment of Fee**

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

- A check in the amount of \_\_\_\_\_ is attached.
- The Director is hereby authorized to charge and credit Deposit Account No. **50-0271** as described below.
- Charge the amount of \_\_\_\_\_
- Credit any overpayment.
- Charge any additional fee required.

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*V. S. Leliever*

*Signature of Person Mailing Correspondence*

Veronika S. Leliever

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*Michael D. Downs*  
Signature

Dated: **June 24, 2003**

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**INFORMATION DISCLOSURE CITATION**

Docket Number 03-044	Serial Number Not Yet Assigned
<b>Applicants</b> WALKER et al.	
Filing Date June 24, 2003	Group Art Unit Not Yet Assigned

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
	A	3,793,624	02/19/74	Vaskunas et al.	340	149 A	
	B	4,837,422	06/06/89	Dethloff et al.	235	380	
	C	4,847,890	07/11/89	Solomon et al.	379	6.7	
	D	4,891,503	01/02/90	Jewell	235	380	
	E	5,226,073	07/06/93	Albal et al.	379	91	
	F	5,319,701	07/07/94	Hird et al.	379	132	
	G	5,485,510	01/16/96	Colbert	379	145	
	H	5,521,966	05/28/96	Friedes et al.	379	91	
	I	5,530,438	06/25/96	Bickham et al.	340	825.340	
	J	5,539,189	07/23/96	Wilson	235	379	
	K	5,615,110	03/25/97	Wong	395	238	

**FOREIGN PATENT DOCUMENTS**

REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
						Yes	No

**OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)**

L	"Trends in E-Commerce Probed at Comdex Session 11/22/96", Newsbytes, November 22, 1996.		
EXAMINER	DATE CONSIDERED:		

**EXAMINER:** Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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	<b>Applicants</b>	
	WALKER et al.	
	<b>Filing Date</b>	<b>Group Art Unit</b>
	June 24, 2003	Not Yet Assigned

## **U.S. PATENT DOCUMENTS**

## FOREIGN PATENT DOCUMENTS

**OTHER DOCUMENTS** (*Including author, Title, Date, Pertinent Pages, Etc.*)

T Karve, Anita, "Internet Commerce Makes the Sale, Part 1", Network, May 1997, Vol. 12, No. 5, pg. 79.

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